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ABSTRACT

This student/teacher resource booklet provides information on conserving food dollars while providing nutritious meals. The guide shows how to set up a food budget and explains how scanning the weekly food ads, planning meals around the specials, and compiling a list accordingly can also help consumers get more for their food dollars. Numerous shopping tips are included. The booklet shows how to recognize quality in meat, poultry, fish, and produce. It discusses food labeling; government grades and standards; open dating; food safety, storage, and handling; and home gardening. It also explores a variety of shopping alternatives, from warehouse stores to farmers' markets. The nutrition section includes, in addition to the U.S. Daily Food Guide, an analysis of an adequate diet, an exploration of changing eating habits, and the latest trends in food merchandising, from new packaging to hypermarkets. Suggested resources include organizations, books, and pamphlets. (KC)

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Your Food Dollar

CE 052 337

Cooking for
Special Occasions

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*✓ Colby cheese
✓ Smiles (2 qts.)
✓ Corn cream
✓ Butter (2 lbs)
✓ Corn flakes
✓ Macaroni
✓ Mushrooms
✓ Margarine
✓ Soybean
✓ Chicken
✓ Spoke in
✓ Mountain
✓ Apple*

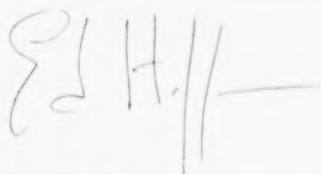
To The Reader

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Edwin P. Hoffman
President and Chief Operating Officer
Household International

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**HOUSEHOLD
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SERVICES**

Prospect Heights, Illinois

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Introduction

For most of us, food is more than just a necessity. It's a social happening, a source of pleasure and the topic of much conversation. Food is also an essential part of household spending. When money is tight, this portion of the budget is often where reductions are first made.

Regardless of your financial situation, the need to manage these dollars more carefully and shop wisely is important if you are to eat well, stay healthy and keep within your food budget.

This booklet is designed to help you plan nutritious meals, select the best food buys, and gain the maximum eating pleasure possible from the dollars you have to spend.

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Food Trends for the Future

New trends in food production and changing dietary habits will strongly influence our food choices in the future—the kinds of food we eat, how they are packaged and the methods of preparation. Because of technological advances in packaging and food preservation, the consumer will have an even greater selection of foods from which to choose.

The World Food Situation

North America has long been considered the world's breadbasket. As major grain suppliers, the U.S. and Canada supply food to nations around the globe. With increasing population, unstable political conditions and poor crop yields, there is a growing concern regarding the world's food supply. Can food production keep up with demand?

In the U.S., farming has become an expensive proposition. The price farmers receive for their crops may not cover the costs of machinery, land, seed, fertilizer, herbicides and insecticides needed to increase crop yields. Adverse weather conditions and other perils of nature have also affected food production.

In underdeveloped countries, the population is expected to double over the next 20 years, leaving even more doubt as to whether an adequate food supply can be maintained. Not only are there more people to feed, but worldwide beef consumption is increasing. (As nations become more affluent, their eating habits change to a more western-style diet.) Because grains are used to feed livestock as well as people, this increased meat consumption heightens the demand for grain exported by North America.

To meet the demand, scientists have been working on various methods to increase food production worldwide. New breakthroughs in agricultural research have led to three major advances—genetic engineering,

improved photosynthesis and hydroponics. Through genetic engineering, scientists are producing stronger species of plants which are more resistant to disease. Improved methods of photosynthesis have led to plant environments which are more efficient—so plants grow faster. With the use of hydroponics, scientists are able to grow plants in water instead of soil.

An increase in food production in North America through better technology will help satisfy domestic needs and supplement food exports to other countries. But more importantly, underdeveloped countries need to expand their food production capabilities to become more self-sufficient.

New methods of production are not the only changes in the food situation; consumers will find differences in the ways they shop for food as well.

Supermarket Innovations

Noticeable changes are taking place in supermarkets today as a result of changing demographics and more dual-income families. Consumers are spending fewer household dollars on food consumed at home, while paying out more to restaurants and specialty food shops. With less time to shop, busy consumers demand fast, one-stop shopping that combines convenience and variety.

To keep pace with their customers, grocery store chains are expanding their square footage to accommodate larger meat and seafood departments and delicatessens. Floral departments, on-site bakeries and video cassette rentals are also being added.



What else is new? Hypermarkets, which have been described as "malls without walls," are combination supermarket/department stores. Originally found in Europe, these mammoth stores offer one-stop convenience for food and nonfood items at lower prices. Need a hair cut, a watch repaired, or a fast-food snack? These services are also available from vendors who lease space within the hypermarkets.

Also popular are warehouse stores—the no-fuss, no-frills, cash-and-carry stores—that offer no services but an incredible variety of general merchandise and a limited number of grocery items and perishables—at rock-bottom prices. They stock only one or two top-selling brands in each category, however.

Warehouse clubs are similar to warehouse stores but require customers to take out memberships. There are two types: business memberships for specific companies and their employees and individual and group memberships. The membership requirement helps to screen out poor credit risks and potential shoplifters.

New Packaging Designs

As a consumer, you are undoubtedly aware of the vast number of food packages which line the grocery store shelves. But have you ever stopped to consider the amount of research and technology that goes into the creation of convenient, safe, practical and attractive packaging? Functional food packaging must meet certain requirements. It should:

- provide the product name, manufacturer's name and address, and net contents. (Some food products also list ingredients, nutrition information and cooking directions.)*
- protect the contents from breakage and spoilage.

* In Canada, all packaged food products must have ingredients listed on the label.

- maintain the freshness and quality of the product.
- add convenience and facilitate storage.
- protect the contents from tampering.

What determines how food products are packaged? There are several factors involved—ease of storage, type of product and consumer needs, to name a few. New packaging designs are evolving as changes in lifestyles occur. Since the size of the average household is growing smaller, the trend toward smaller packages of individual servings is accelerating. With more women working, convenience foods will continue to be in great demand. Containers which save time and energy and those which may be used in microwave ovens are appearing more frequently as well.

New technology has also stimulated changes in packaging design. Retortable packages are one example. These flexible packages consist of three layers of plastic and aluminum foil. Because products packaged in retortable pouches are sterilized commercially, they do not need refrigeration. They also take less storage space, require less energy when cooked in the package and are lighter in weight than metal containers, making them less expensive to ship. Foods packaged in retortable pouches are now available in the U.S. and Canada.

Another new concept in packaging is the aseptic container—a foil-lined, paper-board carton. Similar to a retortable pouch, foods packaged aseptically do not require refrigeration. Aseptic containers for fruit juice and dairy products are currently on the market.

Changing Food Patterns

Changes are not limited to the supermarket or to the products found there. Consumers are changing in what they buy and how they shop. More elderly shoppers, more working women, more singles, more males and more teens can be found in the aisles of today's grocery stores, a significant change from years past. Due to the high cost of housing, living quarters will become smaller and offer less storage space. Therefore, consumers will buy less per shopping trip but make more of them.

Trends in Food Buying

With their busy schedules, today's consumers are not willing to spend a lot of time in the supermarket. They are more apt to skip items on their grocery lists or select those within easy reach.

Microwave products, deli and take-out foods have gained popularity with shoppers. Indulgence foods such as chocolate and frozen novelty items are increasing in sales and there is a growing interest in ethnic and regional foods.

Working women apparently economize as much as their nonworking counterparts. The use of coupons and the tendency to substitute similar but less expensive items reveal a desire on the part of all consumers to reduce expenditures.

How the Food Dollar is Spent

The amount of money spent on food eaten at home or away from home depends in part on the economy. Higher income groups tend to spend more money on food away from home than lower income groups. However, when money is tight, all consumers tend to eat out less. Even the more affluent may pick up a dinner of "home-made" pasta or stop at a nearby deli, instead of dining out. Most people eat breakfast at home but are elsewhere for lunch. Those most likely to eat all meals at home are the young and the elderly.

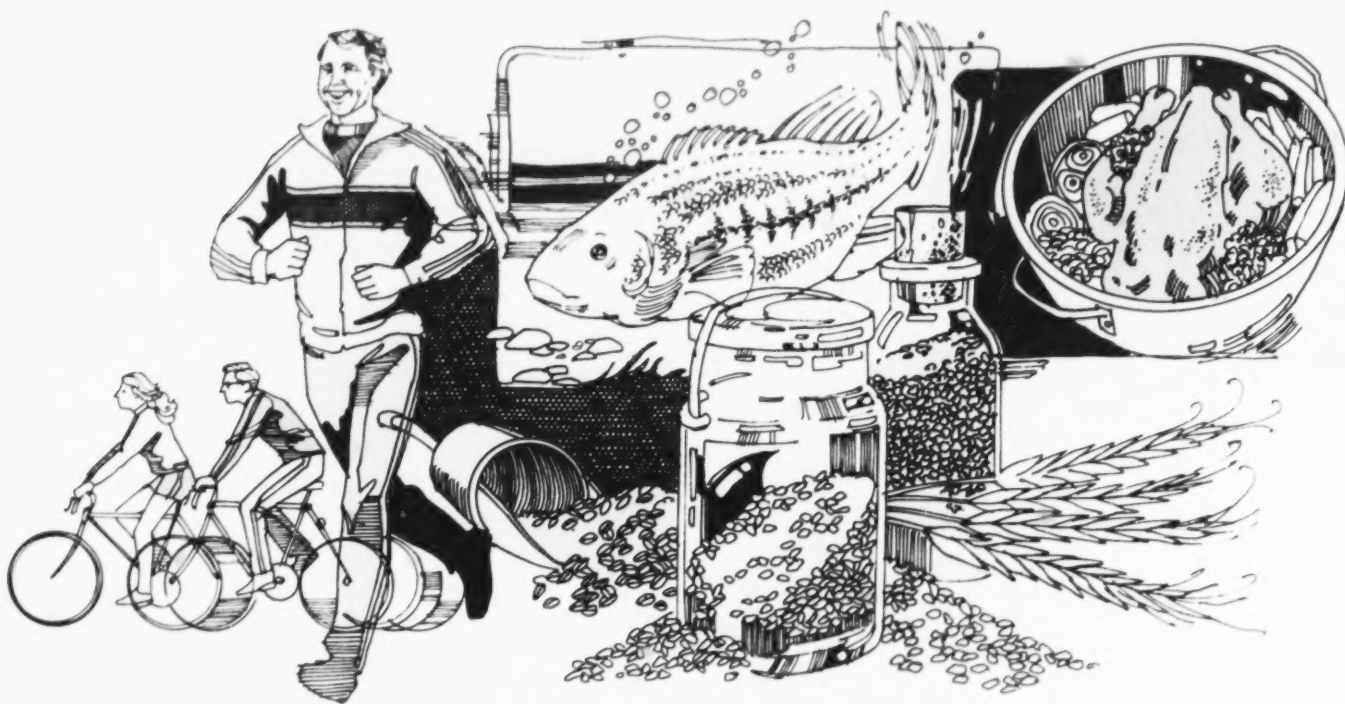
Nutritional Aspects of Today's Diet

It is believed that recent dietary changes and a more sedentary lifestyle are contributing to such health problems as obesity, diabetes and heart disease. Also of concern are the research findings which suggest a connection between the amount and nature of fat in the diet and heart disease. As a result, consumers have been advised to reduce the amount of salt, sugar, and fat (especially saturated fat) in their diets.

Fortunately, the diets of Americans are beginning to reflect their increasing awareness of the dangers of a high cholesterol level. To help prevent this, they're consuming more seafood and poultry, more complex carbohydrates (unrefined starches, fruits and vegetables) and high fiber, whole-grain foods. They're also buying more low-fat dairy products and selecting leaner cuts of meat.

Consumers have also increased their intake of some vitamins and minerals, as more foods are now enriched

or fortified. In addition, because they are developing a greater awareness of nutrition, consumers are becoming more cognizant of highly refined foods. They have also become aware of the advantages and disadvantages of preservatives and food additives.



Managing Your Food Dollars

Grocery shopping can be a real challenge, especially if you are on a limited budget. Nonetheless, by planning ahead and managing your money wisely, you can still serve meals which are appetizing, easily prepared and nutritious.

Food-buying decisions are influenced by personal values and available resources. For example, is convenience important to you? Food items which are easily prepared will save you time, but may cost more than those prepared from scratch. Do you enjoy serving various epicurean delights to family and friends? Then you must be willing to devote a lot of time and energy to food preparation. By first deciding what your priorities are and then carefully managing your available resources—money, skills, time, energy, equipment and space—you can obtain greater satisfaction from the dollars you have to spend.

A Plan for Spending

Many people find it convenient to make food purchases once a week. Others buy more frequently, as needs arise or when money is available. The amount of money spent for food varies because of differences in income, family size, ethnic background and locality. When planning how much you can realistically spend, consider the following:

- personal preferences of individuals in your family
- nutritional needs
- number of meals eaten away from home
- amount of entertaining you do
- amount of food you prepare yourself
- stores where you shop
- other demands on your income

Setting Up a Spending Plan

To keep track of your spending and control food-dollar costs, you need a plan. The first step in developing one is to estimate how much money you have to spend. What is your monthly take-home pay? Next, determine how much you must spend to meet monthly expenses. These include *fixed expenses*, those which you must pay on specific dates and in specific amounts, such as rent or mortgage payments, utilities, installment debts, and *flexible expenses*, those which are paid on an irregular basis in varying amounts, such as clothing, food, transportation, and entertainment.*

How much do you plan to spend for food? Record this figure on the chart found on page 7. For the next several weeks save all cash register receipts or refer to your checkbook, if you make food purchases by check. Then, record what you have actually spent for food.

* For additional information on setting up an overall spending plan and savings plan, see the booklet YOUR FINANCIAL PLAN, listed on page 32.

Some parts of every dollar you spend in the supermarket may go for nonfood items—drug items, cosmetics, kitchen utensils, cleaning supplies, paper goods or magazines. If you consider these items as part of the grocery bill, recognize what proportion of your so-called food dollar goes for these nonfood items. Meals eaten away from home may be considered food expenditures or entertainment expenses, or divided between food and entertainment, depending on how these costs fit into your total spending plan.

Evaluating the Plan

After several weeks compare what you are spending for food with what you planned to spend. Is the amount more or less than expected? Although making quantity purchases or taking advantage of special sales may mean excessive spending one week, you are likely to spend less in the following weeks. Special occasions or holidays also tend to increase food costs. Remember, it takes time and practice to become a skillful manager of food dollars and keep food costs within set limits. From time to time, adjustments in spending will have to be made, as food prices and/or needs change.



Food Spending Plan			
SHOPPING PERIODS (semiweekly, weekly or biweekly)	AMOUNTS		COMMENTS
	Planned	Actual	
MEALS EATEN AWAY FROM HOME			
TOTAL			

Food Shopping Starts at Home

Before dashing out to the supermarket, it's important to do your "homework." Take the time to review newspaper ads, plan meals and make a shopping list. By doing so, you are more likely to find the best buys, avoid impulse purchases and eliminate extra trips for forgotten items.

Plan Ahead

Be a smart shopper and get more for your money by deciding in advance what foods to serve at mealtime and for snacks. As you plan your menus, follow these important steps:

- **Check newspaper ads for special sales.** Planning your meals around these items can help to save you money. Buy only what you can use and compare prices with those found in other ads.
- **Clip coupons.** They can save money if the item is one you would normally buy and it's less expensive than similar brands.
- **Check the appropriate Daily Food Guide Chart** found on either page 13 or 15 to be sure that each day's menu includes foods from every group.

- **Take advantage of seasonal specials.** Foods are less expensive when in great supply. See page 9 for a Calendar of Best Buys.
- **Consider food preferences.** When you serve popular foods you increase eating pleasure—thus the value of the food. Invite family members to give you their special requests.
- **Think about appetite appeal.** Plan meals with foods of contrasting colors, textures, flavors, sizes and shapes.
- **Keep meals interesting.** Try new recipes occasionally to expand your repertoire.
- **Plan the use of leftovers.** They can be used in casserole dishes and for snacks and lunch boxes.

If there is food waste in your household, ask yourself *why*. Are you buying food in the right quantities? Is food refused or left on the plate? Are servings too large? Is the food cooked properly? Encourage family involvement in menu planning and meal preparation so you will have help in making decisions that affect the eating pleasure of all.

Making a Shopping List

One of the best ways to control spending and avoid impulse buying is to make a list of the items needed. Having already planned your menus, the rest is easy. Some helpful hints for making a shopping list follow:

- Keep an ongoing list and jot down items as your supply gets low.
- Look over the recipes you plan to use. Be sure you have the necessary ingredients.
- Check the cupboards, the refrigerator and the freezer for foods on hand. Are there staple items—flour, sugar, coffee, salt, rice—which should be added to the list?
- Stock up on sale items used regularly, if storage space permits.
- Organize your list according to the store layout to save time and steps.

If you find that you are continually exceeding your food spending plan, evaluate your menus and shopping list for ways to cut costs. Serving low-cost main dishes is one of the best ways to economize. Become aware of substitute foods which are nutritious but cost less. If entertaining is taking an excess amount of your grocery money, you need not become less sociable—just simplify the foods you serve. Try underlining the items on your shopping list which are basic to the family diet—buy these foods first and include others as your food spending plan permits.

Calendar Of Best Buys

January Apples Grapefruit Oranges	February Apples Grapefruit Oranges	March Apples Artichokes Grapefruit Oranges
April Artichokes Asparagus Pineapple Turkey	May Asparagus Corn Pineapple Strawberries Tomatoes	June Berries Cherries Corn Fresh fish Melon Plums Tomatoes
July Berries Cherries Corn Fresh fish Grapes Lemons Limes Melon Nectarines Peaches Plums Tomatoes	August Berries Corn Fresh fish Grapes Melon Nectarines Peaches Pears Plums Tomatoes	September Cauliflower Corn Grapes Peaches Pears Plums Tomatoes
October Apples Brussels sprouts Cauliflower Cranberries Fresh shellfish Pears Pumpkin Sweet potatoes Turkey Winter squash	November Apples Brussels sprouts Cauliflower Cranberries Fresh shellfish Oranges Pears Pumpkin Sweet potatoes Turkey Winter squash	December Apples Cranberries Grapefruit Oranges Sweet potatoes Turkey Winter squash

Foods such as beans, celery, lettuce, cabbage, onions, potatoes, and carrots are plentiful throughout the year.

Shopping Choices

Where will you do your grocery shopping? There are several alternatives in most populated areas from which to choose—supermarket, warehouse store, convenience store, farmer's market or co-op. Perhaps you shop in more than one place, depending on your time schedule, the items needed, your transportation and where you live. For a comparison of shopping alternatives, see the chart on page 11.

Food prices, of course, are one of the major factors in determining where you will shop. The prices you pay often relate to the basic economic principles of supply and demand. For example, if a natural disaster reduces the supply of food, the price will rise. The economy also affects food prices. Not only farmers but those involved in the transportation, processing and marketing of food products have faced increases in the cost of labor, transportation, energy, rent, taxes, etc. They must therefore charge more for their goods and services.

Where you shop also has a bearing on price. In the "no frills" type of supermarket, for instance, food is less expensive because the cost of doing business is lower. Stores which offer a variety of services and a pleasant shopping environment are generally more costly. Because we purchase food so frequently, we tend to notice price increases. Food remains a bargain, however, when compared to the cost of food in other countries and to the rising costs of health care and housing.

Customer service, product quality and adequate selection are also important when choosing a place to shop. Stores should be clean, shelves well-stocked and aisles well-marked. Checkouts should be speedy and the personnel polite.

As a consumer, you can make shopping more pleasant and keep the store's costs to a minimum by following these simple rules of shopping etiquette:

- Handle items with care, especially produce and other perishables.
- Return products to the proper place.
- Inform store personnel of accidents or damage to items on display.
- Keep the aisles clear to avoid blocking traffic.
- Control children.
- Check coupons ahead of time for expiration dates.
- Have cash or checks ready when checking out.
- Return shopping carts to the area designated for empty carts, especially in parking lots.

The best time to shop is when the stores are least crowded, although hectic schedules don't always permit this. Supermarkets often have advertised specials during the week; if convenient, plan your shopping trips to coincide with these. For the best selection of perishable goods, find out when deliveries are made. Keep shopping trips to a minimum to save both time and money. Remember, the more often you shop, the more likely you are to buy things you don't really need.



Food Shopping Alternatives

Shopping Outlet	Description	Advantages	Disadvantages
Supermarket	Offers a full line of grocery products from fresh produce to frozen foods, in addition to specialty items like bakery goods, deli products and fresh fish. Many nonfood items are also available. Stores are usually part of a group or chain of stores.	1. A wide selection of national brands and some private label and generic items available 2. Large variety of products at different price levels 3. Advertised specials 4. Customer services such as check cashing and parking available	1. Too large to find things quickly
Warehouse Store	Offers the basics—canned goods, paper items, dairy products, etc. Prices are lower because profits are based on doing a large volume of business. The lack of customer services also helps to keep operating costs low.	1. Lower prices 2. Larger sizes	1. Few, if any, customer services—customers must bag their own groceries 2. Items may be in cartons rather than displayed on shelves 3. Limited amounts of fresh produce and frozen foods 4. Not readily accessible 5. Less variety of items
Co-op	An association owned and operated by a group of people for the purpose of buying food in large quantities and distributing it among individual members. They may also sell to the public.	1. Opportunity for community and neighborhood involvement 2. Profit-sharing for members—often in the form of refunds on purchases 3. Prices are usually lower than those found in supermarkets	1. Few customer services 2. Food purchases depend on what the majority wants 3. Requires an expenditure of time and money 4. Inexperienced personnel and management, sometimes voluntary
Convenience Store	May be independently owned or part of a chain. They are smaller than supermarkets and do not carry a full line of groceries.	1. Open long hours 2. Open holidays and weekends 3. Fast service	1. Higher prices 2. Selection limited—usually no fresh meat or produce
Specialty Store	Is limited to specific food items—bakery, fish market, delicatessen, meat market. They are often family owned.	1. Personal attention 2. Fast service 3. Customer services sometimes provided, e.g., delivery, special orders, credit 4. High-quality items	1. Prices usually higher than in supermarkets
Thrift Store	Usually a company-owned and operated outlet which sells "day old" or damaged baked goods.	1. Lower prices	1. Selection limited to a specific brand 2. Location may be inconvenient
Farmer's Market	Where fresh produce is sometimes sold for less, due to lower operating costs. In some regions, markets close during those months when fresh produce is not readily available.	1. Items are sometimes less expensive than in the supermarket 2. Produce is very fresh	1. Less variety—specific fruits and vegetables may not be available.

Choosing Nutritious Foods

Like an automobile, the body needs fuel to operate efficiently. To be at its best, it needs an adequate supply of all nutrients—vitamins, minerals, protein, carbohydrates, fats and water. Choosing foods which satisfy our nutritional needs is easy but it doesn't happen by chance. Those extra minutes of planning and preparation will definitely be worth your while!

Factors Affecting Food Choice

Whether it's served at a holiday celebration or at an impromptu family gathering, food symbolizes many things—hospitality, love, security, good health and status. Why do we eat certain foods? What influences our selection? There are several factors:

- level of income
- time available for food preparation
- interest in food preparation
- number and ages of family members living at home
- special dietary needs of family members
- family likes and dislikes
- availability of specific foods and regional tastes
- cultural and ethnic background of family members
- information found in advertisements
- style and frequency of entertaining

Making the right food choices is up to us. In the following section, you will learn how to improve eating habits and make selections based on nutritional needs.

Daily Food Guide

Eating a variety of foods from the different food groups supplies the body with essential nutrients—protein, carbohydrates, vitamins, minerals, fats

and water—needed for energy, growth and repair. Several foods contain more than one nutrient, but no one food provides them all. To be assured of an adequate diet, a varied regimen is best.

Eating an Adequate Diet

Foods are categorized into groups according to their nutritional contribution. For example, the *fruit and vegetable group* is important in the diet because these foods supply an abundance of vitamins A and C, which are needed for healthy eyes, skin and hair. They are also a good source of iron and carbohydrates. Unpeeled fruits and vegetables and those with edible seeds also provide fiber which aids in digestion.

The *bread and cereal group* furnishes the body with carbohydrates for energy, B vitamins, iron and protein. Foods containing whole grains also add fiber to your diet. The *meat, poultry, fish and beans group* is a good source of protein for the building and repairing of body tissues and provides fat, iron and B vitamins. The *milk and milk products group* is a major source of the calcium and vitamin D needed for strong bones and teeth. Protein, vitamin A and several B vitamins are also supplied by this food group.

To be certain you are getting an adequate supply of nutrients, see the appropriate chart on either page 13 or 15 for the recommended number of servings from each food group and examples of what constitutes a serving. Some foods, like tacos or lasagna, belong to more than one group. When following a daily food plan, you will have to judge for yourself whether or not you have eaten enough to equal a serving.

Foods like sugar, honey, butter, oils, and condiments help to make foods more palatable and provide some nutrients, but their major contribution to the diet is food energy or calories.

Make Every Calorie Count

Caloric needs differ with each individual. The number of calories you require to maintain present energy levels and control weight depends upon your age, activity level and your sex. A growing teen, for instance, requires more calories than an elderly grandparent. A physically active person or one whose work involves manual labor would require more calories than someone who has a sedentary lifestyle. Men because of their size usually need more calories than women.

Eating three meals a day supplies most of our caloric needs. Snack foods can also help you maintain an adequate diet, if you choose them carefully and include them as part of your daily food plan. Snack foods to be used in moderation are those high in fat, salt or sugar and low in food value. So instead of eating a candy bar or potato chips, why not nibble on carrot sticks or fresh fruit? By doing so you satisfy your appetite and provide your body with valuable nutrients.

Food Facts and Fiction

There have always been a number of myths and misconceptions associated with food. As a consumer you need to be knowledgeable and well-informed in order to separate fact from fiction. Food fads can be quite costly to your pocketbook and, in some cases, to your health.

Controlling Your Weight

Some people are constantly dieting, while others are always "starting tomorrow." Unfortunately, there are no magic solutions to losing weight. It requires will power, determination and, most important, a change in your eating habits.

U.S. Daily Food Guide

Food Group	Recommended Number of Servings	Example of One Serving
Fruit and Vegetable	4 or more servings (include dark green and yellow vegetables, leafy green vegetables, citrus fruits and other fruits high in vitamins and minerals)	$\frac{1}{2}$ cup (125 mL) of vegetable or fruit $\frac{1}{2}$ cup (125 mL) fruit juice $\frac{1}{2}$ grapefruit 1 orange 1 potato
Bread and Cereal	4 or more servings (include whole grain, enriched or fortified products)	1 slice of bread (30 grams) $\frac{1}{2}$ cup (125 mL) rice, macaroni or cooked cereal 1 cup (250 mL) ready-to-eat cereal
Meat, Poultry, Fish and Beans	2 or more servings (include beef, veal, pork, lamb, poultry, fish, eggs; as alternatives—dry beans, lentils, cheese, nuts or peanut butter)	2-3 oz. (60-90 grams) of cooked beef, poultry, liver or fish 2 oz. (60 grams) cheese 2 eggs $\frac{1}{2}$ - $\frac{3}{4}$ cup (125-175 mL) cooked dry beans or peas 2 tablespoons (30 mL) peanut butter
Milk and Milk Products	Children under 9 2-3 servings Child 9-12 3 or more Teenager 4 or more Pregnant woman 3 or more Nursing woman 4 or more Adults 2 or more	1 cup (250 mL) milk 1 cup (250 mL) yogurt 1 $\frac{1}{2}$ oz (45 grams) firm cheese
Fats, Oils, Sweets and Condiments	These foods provide mainly calories. They may be added to supplement the diet or enhance the flavor of foods.	No serving sizes are listed because there is no recommended number of servings for this group. The amount to use depends on the number of calories required.

To lose weight you must use up more calories than you eat. This doesn't mean you need to starve yourself or eat only special foods. In fact, you should continue to eat a variety of foods from each of the food groups but cut down on your portion sizes. Do not skip meals, for you will miss out on important nutrients and possibly overeat at the next opportunity. It is also recommended that you consult a physician before dieting.

The problem with fad diets is that they are nutritionally unbalanced. In some cases they may even cause harmful side effects. For instance, liquid and high protein diets restrict the intake of fruits and vegetables and cereal grains. If followed for a prolonged length of time, the result is a diet deficient in vitamins A and C, several B vitamins and iron. The dieter following a starvation diet, low-carbohydrate diet or low-protein diet does not get the nourishment needed for energy or the essential nutrients required for the buildup and repair of muscle tissues and the regulation of body functions. Consequently, fatigue, nausea and/or intestinal discomforts may occur. One-emphasis diets or those limited to a specific food such as grapefruits or bananas are dangerous to your health, if followed for a prolonged period.

While people do lose weight by adhering to these fad diets, they often gain it all back. Why? Because once the desired amount of weight is lost, they return to old eating habits. Furthermore, fad diets become uninteresting and difficult to follow for any length of time, due to the limited choice of food.

Some find diet groups to be advantageous, because group members provide the support and encouragement to lose unwanted pounds. Dieters may also find it easier to follow a recommended plan instead of dieting on their own. These programs can provide a nourishing variety of foods to dieters and help you improve your eating habits. Compare their food plan with the appropriate Daily Food Guide chart found on either page 13 or 15 to be sure the program is nutritionally sound. Members may be charged a fee, however, so consider the advantages and disadvantages carefully before joining.

Do not expect a rapid weight loss; one to two pounds a week is ideal. When dieting also remember to exercise. It helps you to burn off calories and tone up muscles.

Natural Foods, Organic Foods and Health Foods

With today's emphasis on health and physical fitness, consumers are developing a greater interest in the kinds of foods they eat. As a result, much information and misinformation has been written on the importance of natural, organic and health foods in the diet.

Natural foods have not been highly processed and do not contain preservatives, additives or artificial ingredients. *Organic or organically grown* food is produced without pesticides or artificial fertilizers. However, pesticides can remain in the soil for years, so even foods grown in this manner may not be free of them. In fact, the only thing a consumer can be certain of is that foods labeled as such will probably cost more. The term *health food* is especially confusing because it suggests these foods are better for you, when actually most foods promote good health.

Because these terms are so loosely defined, the consumer must be a prudent shopper. When buying items labeled as natural, organic or health foods, your best protection is to read labels carefully and be aware that you are probably not getting more food value despite the higher cost.

Vitamin and mineral supplements are yet another controversial topic. Usually you can meet the necessary dietary requirements by eating an adequate and varied diet. Wise consumers should educate themselves on what vitamins and minerals can and cannot do and then, after evaluating their dietary habits, decide whether or not they need a supplement. If so, select one which provides an array of vitamins and minerals rather than megadoses of single or multiple nutrients.

Canada's Daily Food Guide

Food Group	Recommended Number of Servings	Example of One Serving
Fruits and Vegetables	4-5 servings (include at least two vegetables. Choose a variety of both vegetables and fruits—cooked, raw or their juices. Include yellow, green or green leafy vegetables)	$\frac{1}{2}$ cup (125 mL) of vegetable or fruit $\frac{1}{2}$ cup (125 mL) fruit juice $\frac{1}{2}$ grapefruit 1 orange 1 potato
Breads and Cereals	3-5 servings (include whole grain, enriched products)	1 slice of bread (30 grams) $\frac{1}{2}$ - $\frac{3}{4}$ cup (125-175 mL) rice, macaroni or cooked cereal $\frac{3}{4}$ cup (175 mL) ready-to-eat cereal
Meat, Fish, Poultry and Alternates	2 servings (include beef, veal, pork, lamb, poultry, fish, eggs; as alternates—dry beans, lentils, cheese, nuts or peanut butter)	2-3 oz. (60-90 grams) of cooked beef, poultry, liver or fish 2 oz. (60 grams) cheese 2 eggs 1 cup (250 mL) baked beans or cooked dried peas 4 tablespoons (60 mL) peanut butter
Milk and Milk Products	Children under 12 2-3 servings Adolescents 3-4 Pregnant and Nursing women 3-4 Adults 2	1 cup (250 mL) milk $\frac{3}{4}$ cup (175 mL) yogurt 1 $\frac{1}{2}$ oz (45 grams) firm cheese

Adapted from Canada's Food Guide, Health and Welfare Canada, 1982.

Selecting the Best Food Buys

With so many supermarket items to choose from, selecting the best food buys is not easy. Today's shopper must be alert to new ideas, willing to experiment and eager to learn. While this does require some extra effort, you can learn to serve meals which are nutritious and appetizing even on a limited budget.

Shopping for Food

How you shop depends on your time and energy, transportation, the quality of food you prefer, the stores available, and the prices you are willing to pay. The following shopping pointers can help you become a skillful shopper and get more for your money:

- **Eat before you shop.** Having an empty stomach can lead to impulse buying. Everything "looks good" when you're hungry.
- **Shop alone when possible.** When family members come along, you tend to buy more.
- **Use a shopping list.** It helps to reduce the number of impulse purchases you make and saves you a return trip for forgotten items. Do make substitutions, however, when you find less expensive items which suit your needs.
- **Use coupons.** They can save money if the item is one you would normally buy and it is priced lower than similar brands.
- **Buy foods in season.** When foods are plentiful they are generally less costly. See chart on page 9 for a Calendar of Best Buys.
- **Know the regular prices of items you generally buy.** This way you will recognize when an advertised special is really a bargain.
- **Be alert for unadvertised specials in the store.** These can save you money.

- **Consider how the food item will be used.** For instance, do not pay a premium for albacore tuna if you are planning to make tuna noodle casserole.
- **Compare the price of food items in different forms**—fresh, frozen, canned or dried—and in different styles—whole, sliced, chopped, etc.
- **Determine if the added cost of buying convenience items is worth the time saved.**
- **Buy only the amount you need and can store conveniently.** Buying in bulk is often less costly, but not if it spoils before you use it.
- **Take advantage of unit pricing** when it's available, to determine which size package is the most economical. The unit price is the per unit measure (e.g., the number of cents per ounce/gram). To determine this cost, divide the price of the item by the number of ounces it contains. For example, the unit price for a 12-ounce can of corn selling at 51¢ would be 4.3¢ per ounce. When compared to a 7-ounce can selling at 37¢ or 5.3¢ per ounce, the larger can is the better buy.*
- **Compare costs per serving.** The food label will generally tell you how many servings the container holds. Divide this number into the price to determine the cost per serving. (For foods such as meats or fresh vegetables, you will need to know the number of servings per pound/ kilogram. Most cookbooks have this information or you can rely on experience.) For example, one pound of ground beef at \$1.90 per pound would be approximately 48¢ per serving, since there are four 4-ounce servings to a pound.**

* The unit price for a can of corn which weighs 340 grams and sells for 51¢ would be 0.15¢ per gram. When compared to a can which weighs 198 grams and sells for 37¢ or 0.19¢ per gram, the larger can is the better buy.

** If ground beef costs \$4.20 per kilogram (1000 grams), a 100 gram serving costs 42¢.

- **Compare the costs of foods within the same food group.** For instance, compare the cost of beans with peas, rolls with sliced bread.
- **Be wise to supermarket displays.** Items displayed at the end of the aisle may not always be specially priced. Items like ice cream and assorted toppings are often displayed together. Avoid the temptation to buy both if this was not your intention.
- **Ask for a rain check** if a specially priced item is unavailable. It allows you to purchase the item at the sale price at a later date.
- **Read labels.** Food labels list the ingredients and valuable nutritional information, which is helpful in judging the nutritional quality of a food item.
- **Compare national brands, private-label and generic products.** Generic products can best be identified by their plain, simple packaging. These products are usually less expensive. While the nutritional value is comparable to other products, you may find a difference in quality and appearance. Private-label products are unique to a particular chain of stores. Because of lower marketing, advertising and distribution costs and a difference in quality, prices are sometimes lower than national brands, but the nutritional value is the same.

National brands are manufactured and distributed by major food companies. Because they are considered to be of higher quality than most private-label items, they may have a higher price.

- **Pay attention at the checkout** to be sure the cashier rings the correct price.
- **Make certain that all groceries are packed into bags,** all of which go home with you.

Every so often you may purchase a food item with which you are dissatisfied—the product has spoiled or there is something missing from the package. If this should happen to you, discuss your complaint with the store manager. (It is a good idea to bring the unused portion of the product to help the manager identify the problem.) Remember that it is in the retailer's best interest to keep you, the customer, satisfied. If warranted, you may want to write the manufacturer of the product. The name and address can be found on the label. Do not forget to include the product code.

Very serious problems should be directed to the appropriate government agency:

- U.S. Food and Drug Administration for impure or adulterated foods, misleading or false labeling and questionable nutritional claims. In Canada, contact Health and Welfare Canada regarding impure food products, and Consumer and Corporate Affairs Canada for consumer packaging and fraudulent labeling.
- U.S. Department of Agriculture for problems relating to meat and processed meat products, eggs, poultry and other products which have been inspected by the USDA. In Canada, Consumer and Corporate Affairs Canada is responsible for the inspection of foods in retail establishments.
- Federal Trade Commission for false or misleading advertising. In Canada, Consumer and Corporate Affairs Canada.

Reading a Label

Are you a label reader? This is a good habit to develop. Food labels tell you about the product you are about to purchase. The picture shows you what the product looks like. By law it must be an accurate representation of what's inside. By comparing the nutrition information found on the label with the cost, you are better able to determine the

best buy. Some labels tell you how to prepare the product and how many servings it yields. If you have specific dietary restrictions, reading the ingredients on the label can help you avoid restricted foods. The number of calories is sometimes given for those who are concerned with their caloric intake.

Food Labeling Requirements

In the United States, the labeling of food is regulated by two federal laws—the **Federal Food, Drug and Cosmetic Act** and the **Fair Packaging and Labeling Act**. These laws are enforced by the Food and Drug Administration (FDA) and the U.S. Department of Agriculture (USDA). In Canada, food labeling and packaging are regulated under the **Consumer Packaging and Labeling Act** and the **Food and Drugs Act**, administered by Consumer and Corporate Affairs Canada.

Basic information which must appear on a food label includes:*

- the common or usual name of the product—i.e., peas, corn, apricots
- the net contents or net weight of

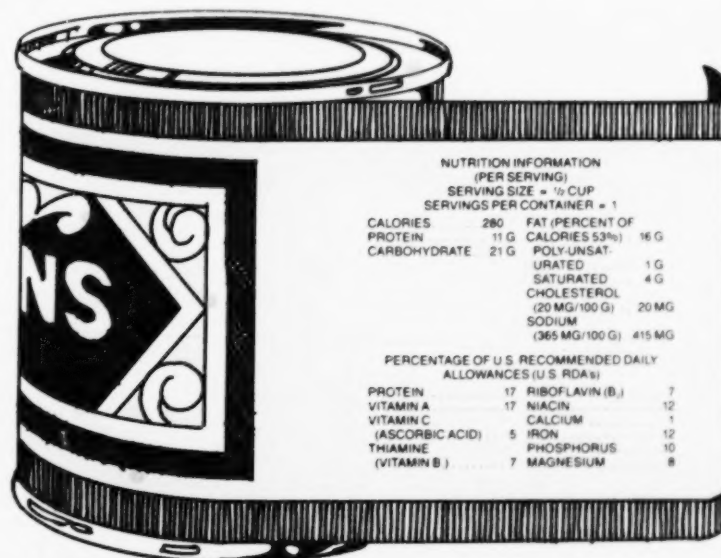
* In Canada, the labeling requirements are similar, but more comprehensive in scope. All labeling information must appear in French and English (except the manufacturer's name and address) and all units of measure must be in metric form. The grade and country of origin must also be on the label.

the product (this information may also appear in metric units of measure)

- the name and address of the manufacturer, packer or distributor

A list of ingredients must also appear on the label, with the exception of those ingredients which are required by the U.S. government to be in certain foods. The major ingredient is listed first, followed by the rest in descending order of dominance by weight.

Some food products contain food additives. These are used to increase the shelf life of a product, improve its appearance or texture, and maintain or increase its nutritional value. Food additives must be listed by name on the label. Some manufacturers will also provide the reasons for their use. Colors and flavors may be simply stated as "artificial color" or "artificial flavor." (If butter, cheese and ice cream contain artificial coloring, it is not required that this be stated on the package.)



Nutrition Information

In the U.S., foods which make a specific nutritional claim or are enriched or fortified with additional vitamins and/or minerals must have the nutritional content listed on the label. Many manufacturers voluntarily list this information as well. To make product comparisons easier, the FDA requires manufacturers to use a standard format. (See diagram on page 17.) In Canada, nutrition labeling of foods based on recommended nutrient intake is currently under consideration.

Nutrition information is provided in the following format. The serving size and number of servings are listed at the top of the label. Next, calories and the amounts of protein, carbohydrates, fats and sodium are listed in grams. The amount of cholesterol may also be included, but this isn't required. All information is given on a per-serving basis.

The bottom portion of a food label lists the percentage of U.S. RDA provided in one serving of food. What does U.S. RDA stand for? The U.S. Recommended Daily Allowances, which were established by the FDA for food labeling, are the approximate amounts of protein and several important vitamins and minerals needed by adults for good health.* Additional nutrients may be listed if at least two percent of the U.S. RDA is supplied by that food.

To eat an adequate diet, the total amount of food consumed in a day should add up to approximately 100 percent of the U.S. RDA for essential nutrients. This means that if one serving supplies 25 percent of the U.S. RDA for vitamin A, one-fourth of your daily needs have been met. Other foods high in vitamin A should be included in the day's diet to obtain the remainder.

* In Canada, Recommended Nutrient Intakes (RNI).

The FDA has also established certain requirements for foods labeled "low calorie" or "calorie reduced." Low-calorie foods may not contain more than 40 calories per serving. A calorie-reduced food must contain one-third fewer calories than a similar alternative and the comparison of the two must appear on the label. (In Canada, calorie-reduced foods shall not contain more than 50 percent of the calories found in the food it replaces.)

The FDA also requires that the word "imitation" be used on the label, if a food is nutritionally inferior to the product it imitates or for which it serves as a substitute.

Government Grades and Standards

When grocery shopping, be aware of the various government grade names found on products. Because they indicate the quality of products, they are useful shopping aids. The U.S. Department of Agriculture has set certain standards for grading the quality of beef, poultry, butter and eggs. In addition, USDA grades sometimes appear on canned and frozen vegetables, cheddar cheese and nonfat dry milk. In Canada, food grades are set by Agriculture Canada.

Foods are graded on the basis of physical characteristics such as texture, appearance and color of the food product—not nutritive value. Grading services are done on a voluntary basis.* Food grades may appear only on those foods that have been officially graded by the USDA. The manufacturers or packers requesting this service must meet strict requirements for cleanliness and sanitation.

In addition to grading foods for quality, the USDA inspects meat and poultry

products for wholesomeness. The round USDA inspection stamp indicates the product has been federally inspected and is safe for consumption. Generally the stamp is found only on wholesale cuts of meat, but smaller retail cuts may have it as well. (In Canada, look for the round Canada stamp.) Fish and shellfish are inspected for wholesomeness by the U.S. Department of Commerce (in Canada, Fisheries and Oceans Canada).

Have you noticed that a list of all ingredients does not appear on all food labels? This is because the FDA has established *standards of identity* for some foods—bread, mayonnaise and ketchup are examples.* These foods, to be labeled and sold by their common names, must contain certain specified ingredients. While compliance with the FDA standards is mandatory, food companies may add more of one ingredient or a combination of other ingredients to differentiate their products from other brands. Any optional ingredients must be listed on the label. Some manufacturers will voluntarily list all ingredients found in standardized foods.



* In Canada, all food labels must list ingredients, regardless of whether or not standards of composition for such foods exist in the Food and Drug Regulations.

Open Dating

The open dates used on food packages aid consumers in judging the freshness of a product. In order to use these dates effectively, it's important that you understand their various meanings. The "sell by" or "pull date" frequently found on bakery goods, dairy products and other perishable foods indicates the last day the product can be sold in the supermarket. It is still safe for home consumption after this date, however. The "use by" date often found on refrigerated doughs and processed meats suggests the date after which the food will no longer be at its peak of freshness. The "pack date" usually found on canned goods and packaged foods is the date the product was packed or processed by the manufacturer. The "expiration date" is the last day the product should be used. It is frequently seen on baking powder and yeast.

In Canada, all packaged foods (except fresh meats, fruits and vegetables) that should be used within 90 days must show a "durable life" date on the label, using the words "best before/meilleur avant." For meat products, the "durable life" date must be posted near the meat counter. Dates found on meat packages indicate the day the item was packaged. Products are still safe to eat after the "durable life" date, but expect a certain loss in quality.

Universal Product Code

A small rectangular form consisting of closely spaced lines, bars and a series of ten numbers is called the Universal Product Code or UPC (in Canada, the Canadian Grocery Product Code or CGPC). The first five numbers indicate the manufacturer of the item. The second five describe the item, its weight and price. As the consumer reaches the supermarket checkout, the food items are passed over a scanning device which identifies that item to the store computer and instantly records the information on an itemized receipt for the customer.

Using Food Buying Guides

The use of food buying guides enables consumers to select foods best suited to their needs. For example, you would not want to pay a premium for whole tomatoes if you are making spaghetti sauce. Learn to read labels and look for government grading symbols. As a knowledgeable consumer, you will get more from the food dollars you have to spend.

Meat, Poultry, Fish and Shellfish

The largest part of the food dollar is usually spent on foods found in this category. Acquiring good buying skills in this area should help you to stay within your food budget.

Meat

Meat offers the variety of a large number of different cuts that can be prepared in many flavorful and satisfying ways. Selection is determined by preference and price.

Whether it's beef, lamb, pork or veal, meat should be firm, fine-grained and moist in appearance. Beef should be light to dark red in color; lamb dull pink; and pork or veal light pink. Bones should be white to light red and slightly porous. Small flecks of fat throughout the lean of beef (marbling) are also desirable because they add flavor and tenderness to the meat.

Look for government grades as an indication of quality. In the U.S., five grades are used—Prime, Choice, Select, Standard and Commercial. The most tender grade of meat is *USDA*

Prime. Meats labeled as such are well-marbled, with small flecks of fat which make them flavorful and juicy. Prime cuts are primarily used by restaurants and hotels. Meats graded *USDA Choice* have less marbling than Prime but are still tender and delicious. Most graded meat falls in this classification. Meats labeled *USDA Select* will not be as tender and juicy as higher grades when broiled or roasted but can be a good buy for the cost-conscious consumer. Meats graded as *USDA Standard* are occasionally sold in some stores. They have little fat and are mild in flavor. They should be cooked slowly with moist heat for maximum tenderness. Meats graded *USDA Commercial* are primarily used in processed meat products.

In Canada, beef is usually sold by grade and in some areas lamb and veal are also graded. Canada A (red brand) beef is the one most often found in supermarkets. Depending upon the amount of fat cover, this grade is divided into four categories. Canada A1 has the least amount of fat; Canada A4 has the most fat cover.

The amount of meat you need to buy depends on the cut (roasts, steak, chops, etc.). An adequate serving is generally considered 2-3 ounces (60-90 grams) of cooked lean meat. You can expect to get five servings per pound (11 per kilogram) from boneless ham and liver, 3-4 servings per pound (7-8 per kilogram) from meat with little fat or bone—ground meat, boneless roasts, meat for stew, chops and some steaks. For most bone-in roasts and steaks, and some bone-in chops and other meat having some bone, plan 2-3 servings per pound (5-6 per kilogram). For meat containing a lot of bone or fat—spareribs, shortribs and hocks—figure 1½ servings per pound (2-3 per kilogram).

Poultry

A cook with a little imagination can prepare a vast array of dishes with poultry. Whether it's baked, broiled or barbecued, poultry is an economical, flavorful addition to any menu. Poultry includes chicken, turkey, duck and goose, but each differs in flavor, appearance and size. For dieters, chicken and turkey offer a low-calorie source of protein, depending of course on how they are prepared. Poultry may be purchased in ready-to-cook or ready-to-eat form. Depending on the kind of bird, it may be sold whole, halved or cut up, but the price per pound for halved or cut-up poultry is generally more than for whole birds of the same type.

Fresh poultry should be fleshy and attractive in appearance. Look for the USDA grade shield which indicates its quality. Before poultry can be graded, it must be officially inspected for wholesomeness. The inspection mark and grade shield are often displayed together on the label or wing tag.*

Select poultry by age or class. This is an indication of tenderness. Young birds—broiler-fryers, rock cornish hens, roasters, young turkeys (Tom) or duckling—are the most tender. These are ideal for barbecuing, frying, broiling or roasting. Mature birds—labeled as stewing chickens, fowl or hens—are best suited for casserole dishes, stewing, steaming or pressure cooking.

Poultry is available in processed forms too—canned (either boneless or bone-in), or frozen, whole, halved, cut up or boneless rolled. In addition, turkey is obtainable ground or sliced. Frozen turkey breasts may also be purchased. Some frozen turkey is available stuffed and ready to roast. In fact, most turkeys on the market are frozen and many are self-basting.

* In Canada, the grading of poultry is required in most major cities for wholesale and retail sales. Inspection and grading is mandatory for poultry shipped between provinces, exported or imported.

When buying poultry, figure 2-3 servings per pound (5-6 per kilogram) for ready-to-cook poultry, either whole or in pieces; 1-2 servings per pound (3-4 per kilogram) for chicken wings; and over 3 servings per pound (7-8 per kilogram) for chicken breasts or turkey roasts.

Fish and Shellfish

Have you ever been to a clambake or backyard fish fry? Fish and shellfish are now available almost everywhere, thanks to modern processing and distribution methods. Baked, broiled, stuffed, poached, or pan fried—fish is a very versatile food and easy to prepare. It contributes protein, vitamins and minerals to the diet; it's low in calories and low to moderately low in fat, depending on the species and how it's prepared.

When buying fresh fish, the flesh should be firm and elastic, the eyes clear and bright, the gills pinkish red and free of slime, the odor fresh and mild. Fillets and steaks should look freshly cut.

Depending on where you live, some supermarkets sell fresh fish and shellfish. Local fish markets can also be found in many communities. The market forms of *fresh* fish include:

- whole or round—fish as it comes from the water
- dressed or pan-dressed—fish with all the waste except bones removed
- fillets—solid flesh cut lengthwise away from the backbone
- steaks—cross-sectioned slices of large, dressed fish, usually cut one-half to one-inch thick (1 to 2.5 cm)

Market forms of shellfish include:

- live in the shell
- cooked in the shell
- shucked (without the shell)
- cooked meat

Frozen fish is available whole and in various cuts—steaks, fillets, sticks or individual portions. It may be breaded or unbreaded and is generally ready to heat and serve.

The federal inspection of fish and shellfish is voluntary. Products carrying the appropriate inspection symbol have been inspected for product wholesomeness. In the U.S., fish products may also be graded and bear a U.S. grade shield which indicates their quality level.

Fish products retain their natural goodness and quality only when they are properly handled during processing and distribution, and by the consumer after purchase. When buying fish allow 1 serving per pound (2 per kilogram) for whole fish, 2 servings per pound (4 per kilogram) for pan-dressed fish, 3 servings per pound (6 per kilogram) for fillets, and 3 servings per pound (6 per kilogram) for fish steaks. For shelled scallops, crabmeat, shrimp and lobster, allow 4-6 servings per pound (8-12 per kilogram).

When shopping for meat, poultry, fish or shellfish, follow these guidelines:

- Become familiar with different meat cuts. Less tender cuts are generally less expensive and will require longer cooking.
- Compare prices on the basis of cost per serving. A cut of meat with the bone in may have a lower price per pound than a boneless cut, but the cost per serving may actually be higher because it offers fewer servings.
- Follow recommended preparation methods on the package or label.
- Ring for the butcher to get the information you need to make a wise selection.
- Consider variety meats or organ meats such as liver, heart and tongue. These are high in nutrients and are usually economically priced.
- Buy at special sales and if possible, stock the freezer.
- Become your own butcher. Learning to cut up meat and poultry yourself can save you money.

- Shop carefully for processed meats. Buy luncheon meats in bulk rather than presliced. Quality varies, depending upon the processing method and the ingredients used.
- Look for government inspection symbols and grade shields.
- Buy the type of meat, poultry or fish best suited to your preparation plans.
- Consider the season. Some fish items are more plentiful during certain times of the year.

Fruits and Vegetables

Fresh fruits and vegetables are rich in nutrients, bright in color and low in calories. Whether you serve them as a side dish, main dish, appetizer or dessert, they will add interest and eye appeal to any meal.

When buying produce, shop at stores you can depend on—those that offer fresh, good-quality items. Look for items which appear fresh and ripe, have an aroma, and feel heavy in rela-

tionship to their size. The quality of locally grown produce often surpasses that of fruits and vegetables transported long distances.

To reduce the amount of spoilage or damage during shipping and handling, many fruits and vegetables are picked when partially ripe. You may occasionally be disappointed in your purchase of these, if you do not allow them to ripen on the counter or window sill before eating.

The following points will help you to learn how to select the freshest and best produce:

- Buy items that are in season. Prices are lower; quality is better and selection is greater when foods are in plentiful supply.
- Be willing to substitute one vegetable or fruit for another of comparable nutritional value, if it means additional savings.
- Limit your purchase of perishable produce, even when specially priced, to what you can use.

- Check prepackaged items carefully. To judge quality, look for packages that have at least half of the product clearly visible. Stains on the carton may indicate damaged or spoiled produce.
- Learn the difference between surface blemishes that merely detract from appearance and those that affect eating quality as well. Fruits and vegetables that look wilted, shriveled, bruised or decayed will have inferior flavor, texture, appearance and nutritional value.
- Select the variety best suited to your intended use. Some varieties of apples, for instance, are best for baking; others for eating raw.
- Compare different forms of produce—fresh, frozen, canned or dehydrated—to determine which is the best buy for the purpose intended.
- Buy by weight when possible. The largest size may not always give the best eating quality or economy. Smaller sizes sometimes offer more individual servings per pound or kilogram.
- Handle fresh produce with care. Squeezing, poking and pinching can damage produce, which will increase costs for the retailer and you.
- Learn how to store fruits and vegetables properly. For example, potatoes should be kept in a dark, dry place. Melons, pears and tomatoes need to be ripened at room temperature.



Milk and Milk Products

Are you tempted by an ice cream sundae or thick, rich milk shake? Many favorite foods are made from milk or milk products. Dairy products are a good source of protein, calcium and other valuable nutrients needed for strong bones and teeth. Serve them separately or combined with other foods to meet your dietary needs.

Milk

Consumers can purchase milk in several different forms—fluid (whole, lowfat, skim, buttermilk and chocolate milk), concentrated, evaporated and nonfat dry. Most milk is pasteurized for safety and homogenized for consumer acceptability. Pasteurized milk has been heated to a specific temperature to kill disease-producing bacteria that may be present. Homogenized milk has been processed mechanically to break the milkfat into tiny particles and disperse them evenly through the milk.

Cream

Cream is a liquid dairy product high in fat separated from milk. It is classified according to the fat content as heavy cream or heavy whipping cream, light whipping cream or whipping cream, light cream or coffee cream and half-and-half.*

* In Canada, cream is classified as whipping, half-and-half or cereal cream, and table cream.

Cheese

Cheese is available in a variety of textures, flavors, shapes and sizes. *Natural cheese* is made from milk solids by separating the curd from the liquid whey. Differences in the flavor, body and texture depend on the kind of milk and the ripening or curing method. *Processed cheese* is made by melting one or more natural cheeses, pasteurizing and blending them into a smooth texture. *Processed cheese food* is prepared in a similar manner; it has a lower milkfat content, however, and more moisture than a processed cheese. It is often milder in flavor and has a softer texture. *Cheese spreads* are more spreadable than processed cheese because of a higher moisture content and are often flavored with other ingredients such as pimientos or olives. *Cold pack cheeses* are a blend of cheeses mixed into a uniform product without heat. Herbs or smoked flavoring may be added. *Imitation cheese* is made from vegetable oil, which is used as a substitute for a portion of the butterfat.

Yogurt

Yogurt is a custard-like product made with whole milk (lowfat or skim may be used) and a culture of lactic acid bacteria. It has the same nutritional value as the milk from which it's made. Fruit and other flavorings are often added, which contribute extra calories because of the additional sugar.

Frozen Desserts

Frozen desserts include ice cream, ice milk, sherbet and frozen yogurt. *Ice cream* is made from milk, cream, sugar, stabilizers, flavorings and sometimes eggs. It must be at least ten percent milkfat. *Ice milk* has the same ingredients as ice cream but it contains less milkfat. *Sherbet* is made from milk, fruit flavors, fruit or fruit juice, stabilizers and sugar. It is lower in milkfat than either ice cream or ice milk and has a higher sugar content. *Frozen yogurt* consists of whole milk (lowfat or skim milk may be used), a culture of lactic acid bacteria and other ingredients found in yogurt.



**Consider the following guides
when you shop for dairy products:**

- Buy fresh milk and milk products only from refrigerated cases.
- Compare different forms of milk for calories and other nutritional qualities.
- Use nonfat dry milk for cooking to save money.
- Compare prices of milk and cream with different amounts of fat. Generally, the higher the fat content, the higher the price.
- Look for the open date or "durable life" date to assure freshness.
- Check the label for added nutrients.
- Compare the price of cheese in various forms—block, sliced, cubed, shredded or grated.
- Buy the type of dairy products that are suited to your intended use. In some situations, less expensive substitutes may be used.

Eggs

Eggs are a versatile food that can be used alone or in combination with other foods to add nutrition, flavor and variety to your meals. Eggs are graded for interior quality and condition and appearance of the shell. In the United States, grades most commonly found in the supermarket are Grades AA and Grade A. In Canada, eggs are graded Canada A1, A and B.

When buying eggs, look for clean, sound-shelled eggs (without cracks). Shell color does not affect grade, nutritive value, flavor or cooking performance. Buy eggs only from refrigerated display cases and don't forget to refrigerate them when you get home. Eggs should be stored large end up and in the carton to help maintain quality.

Be sure to compare the price of eggs of different size but of the same grade. Higher quality eggs are ideal for all purposes but are especially desirable for frying and poaching. Lower quality eggs are acceptable for cooking and baking where appearance is less important.

Grain Foods

Enriched or whole grain foods—bread, cereal, rice, macaroni products—make important contributions to the diet and can stretch food dollars when you use them to supplement or extend more expensive animal protein foods. Served as a side dish or combined with meat, fish, poultry, eggs, cheese or milk, grain foods contribute nutrients to your diet at a moderate cost.

Products made from barley, corn, oats, rice, rye and wheat vary in flavor, texture, appearance and nutritional value. On the labels of white flour, breads, macaroni products, farina, corn meal, and rice, look for the term *enriched*. This means that three B-vitamins and iron have been added to the product.*

* In Canada, enrichment of white flour with thiamine, riboflavin, niacin and iron is mandatory; enrichment with certain other vitamins and minerals is voluntary.

Flour

Flour is made from different varieties of grain, but wheat flour is probably the most widely used. When the wheat is milled into white flour, only the inner part of the grain is used. Most flour is bleached so that it is white in color. Unbleached flour is growing in popularity, however, because it is regarded as more "natural." Whole wheat flour is made from all parts of the grain and therefore adds more fiber to the diet. Self-rising flours are also available. These have leavening ingredients and salt added. Flour is generally classified by use—all-purpose, bread, cake and pastry. All-purpose flour is suitable for most home baking. Bread flours are higher in protein and coarser in texture. Cake and pastry flours are fine textured and more expensive.

Breads and Bakery Foods

Breads and bakery foods are available unbaked (refrigerated or frozen), partially or fully baked. With the growing awareness of nutrition, whole grain breads have increased in popularity. The price of bakery items does vary, however, along with the ingredients, quality and convenience they offer.

Macaroni Products

Making your own pasta is easy and fun to do if you have the time and the interest. Buying fresh pasta is also popular. Dry pasta, which includes macaroni, spaghetti and noodles, comes in many interesting shapes and sizes. These products are good in casseroles, salads and side dishes.

Cereals

Cereals may be flaked, granulated, puffed, rolled or shredded. To-be-cooked cereals include regular, quick-cooking and instant varieties. Ready-to-eat cereals are the most convenient, but usually are higher priced than cereals which require cooking. Some ready-to-eat cereals may be presweetened as well. When comparing cereal prices, consider the cooking method, packaging, number of servings and the amount of processing. Also check the list of ingredients. Is sugar listed as the first or dominant ingredient?

Rice

Rice is sold in many forms—as a ready-to-eat cereal, precooked, and converted or parboiled. Precooked rice requires little preparation and is more convenient, but it's more expensive than uncooked rice. Converted or parboiled rice has been specially processed by steam or hot water. This improves the nutritive value and the keeping quality of the rice. The available varieties of rice include white, brown and wild. Convenient rice mixes with seasonings and other ingredients are also on the market, but they are more expensive. When shopping you must decide if these convenience products are worth the extra cost or if you should add some of the ingredients yourself and save money.

Fats and Oils

Fats and oils are energy foods that add flavor and appetite appeal as well as extra calories to meals. They are used for cooking and baking, as table spreads and in salad dressings.

Fats

Fats are made from vegetable oils, animal fats or a combination, and are solid or semi-solid at room temperature. Butter, margarine, lard and shortening are all classified as fats. Butter is made from pasteurized cream and must contain 80 percent milkfat. Salt and coloring may be added. Whipped butter has air incorporated in it. It is easier to spread and has more volume. Butter is graded on the basis of flavor, body, texture, color and salt.

Margarine is made from vegetable oil, although some margarine contains animal fat; it too must be at least 80 percent fat unless the product is intended as a diet substitute. Margarine substitutes contain fewer calories and must be labeled *imitation* or *diet*. Whipped margarine is also available.

Shortening is a semi-solid fat usually made from vegetable oils. Some may contain animal fat, so read the list of ingredients to find out what kind of fat or oil is used. Lard is rendered from pork fat.

Oil

Most oils are of vegetable origin and are liquid at room temperature. They may be used for salad dressings, marinating, frying and baking.

In the past, the choice of which fats and oils to buy was based on personal preference and cost. Now that saturated fats and cholesterol have been linked to various heart problems in some people, the source and saturation of the fat or oil may be a consideration when shopping. Depending upon the degree of saturation during processing, most saturated fats are solid at room temperature and usually of animal origin. The exceptions are coconut and palm oils. Unsaturated fats are generally liquid at room temperature and have a vegetable origin.

Convenience Foods

Just what is a convenience food? Actually there are many that you may take for granted—such as bread and bakery products, canned soups and puddings. Generally a convenience food has been processed so that less at-home preparation is necessary. These foods can be broadly categorized as frozen, canned, dried, dehydrated or freeze-dried, and packaged mixes.

Frozen Foods

Complete breakfasts or dinners, main entrees and foods in a pouch are a few popular examples of frozen convenience foods available today. Many package containers are now designed for use in microwave ovens; others can be used as serving dishes.

Canned Dinners

Canned dinners often include such foods as chili, spaghetti, ravioli and chop suey. Specially prepared canned sauces are sometimes included with other ingredients in packaged skillet dinners and casserole dishes.

Dried and Dehydrated Foods

Dried and dehydrated foods are made from raw or precooked foods by removing a large percentage of moisture. Sliced, diced, granulated, powdered, flaked and whole dry foods are available in moisture-proof packages. Potato flakes... nonfat dried milk... instant coffee... are but a few examples of dried foods.

Freeze-dried Foods

Freeze-drying is a unique process that removes moisture from frozen foods without changing their shape, color or taste. With the water removed, the food can be stored for long periods of time without refrigeration. Freeze-dried vegetables and meats are used in soups and packaged instant meals. Coffee and some spices are also available in freeze-dried form. Many other freeze-dried products are used by institutions and by campers.

Packaged Mixes

Packaged mixes for preparation of beverages, breads, cakes, pastries and salad dressings consist of weighed or measured ingredients based on specific recipes.

When you select packaged mixes or other convenience foods, consider the following questions:

- What is the cost in comparison to preparing foods from scratch? In most cases, the convenience foods will probably cost more. There are exceptions, however. Using a buttermilk pancake mix, for example, is cheaper than making them from scratch because of the price of fresh buttermilk.
- What additional ingredients must be added? Cake mixes, for example, require one or two eggs, or a skillet dinner may call for the addition of ground meat. Remember to include the cost of additional ingredients in the total price.

- How much must you buy to feed your household? If you are feeding one or two, convenience foods may be more affordable; for feeding large groups, however, foods prepared from scratch are less expensive.
- How much additional preparation is required? Relate this to the price charged.
- Do flavor and appearance compare with the foods that you prepare?

Canned Foods

Canned, fresh or precooked foods are commercially sterilized by heat in airtight metal cans or glass jars. Spoilage is prevented as long as the container remains tightly sealed. Canned foods are ready to serve, convenient and always available.

When buying canned foods, consider the following guides:

- Select containers that are clean and free from leaks, rust, dents, swelling or bulging ends. Never taste food from bulging or leaking containers. Return them unopened to the store for a refund.
- Select the style and quality best suited to your use. For example, whole or sliced mushrooms will cost more than stems and pieces.
- Learn to recognize different can sizes and the number of servings in each. Larger sizes are generally more economical.
- Look for special promotions that offer multiples of the same product at special prices. Be sure that there is a real savings, that you can use the food and have the storage space available.

Frozen Foods

At the supermarket, prepared frozen foods include vegetables... fruits... main entrees... soups... bakery goods... breakfast and dessert items... and a variety of specialty items, including international foods. These are packaged in different ways—as single servings, main dish items or complete meals.

As you shop for frozen foods, follow these guidelines:

- Look for frozen food cases which are clean and orderly. Packages should be unopened and in good condition.
- Be sure frozen packages are solid. Some frost or ice crystals inside or outside the package are normal, but excessive deposits of ice may indicate the product has been partially thawed and refrozen. If this is the case, both quality and taste may have deteriorated.
- Select frozen food items at the end of your shopping trip so that they have less time to thaw before reaching home.
- Buy only the quantity that you can use and store properly.
- At home, freeze frozen items at once and keep them frozen until they are to be cooked and/or served. See page 28 for additional tips on freezing foods at home.

Food Safety, Storage and Handling

Careful planning of purchases and wise shopping will not in themselves save food dollars. Food is frequently wasted and, when it is, money is wasted also. The aim is to make the fullest use of the food you buy and preserve its quality—its nutrients and palatability. In this section are tips on how to store, prepare and handle food properly and, above all, keep it safe to eat.

Safety

Since bacteria that may cause illness do not always announce themselves by changing the taste, odor or appearance of food, the key to food safety is to take precautions!

At the Store

Pass up badly dented, rusted or leaking cans, and those with bulging ends. Pass up cracked jars or those with loose or bulging lids. Note the open date (in Canada, "durable life"). If you buy food after this date, use it quickly. Limit yourself to quantities you can use in a reasonable length of time. Make food shopping your last task before heading home, so the groceries won't be adversely affected by heat or cold. Select frozen foods last, so thawing will be minimal.

At Home

Warm temperatures are the leading cause of food spoilage, so refrigerate or freeze all perishable food immediately after shopping. Don't let dairy products, poultry, fish, seafood, meat, creamed mixtures, mayonnaise, puddings and stuffings sit for a long period of time, either before or after cooking.

Personal hygiene and sanitation in preparation are essential to food safety. Make sure your countertops and can openers are cleaned after each use. Wash or replace soiled sponges and dish cloths as needed. Wipe off can lids before opening so any contaminants on the lid will not get into the food. After working with meats or poultry—raw or cooked—always wash your hands, the preparation surface and any utensils you have used, before handling other foods. If you have used a wooden chopping board, scrub it thoroughly with a brush and hot soapy water to which a small amount of chlorine bleach has been added. This will help you to avoid cross-contamination (the spread of bacteria from one food to another by handling or mixing).

Dishwashers with a temperature of 140°F (60°C) will sanitize your dishes. If you do not have a dishwasher, try to rinse dishes off with water heated above 140°F (60°C). Cover your clean dishes with a clean dish towel and air dry in the rack.

You may, despite all your precautions, end up with some spoiled canned food. Do not use it if...the can or jar shows any of the characteristics described in the *At The Store* section...if liquids spurt out when you open the can...if you detect an off odor or any mold. Do not even taste it.

Leftovers

Refrigerate leftovers soon after use. Do not wait until they cool naturally; immerse the container in a pan of cold water to speed up the process. Use the food within 2-3 days and thoroughly reheat it before eating.

Box and Bag Lunches

If food is meant to be eaten hot, keep it hot; if it is to be eaten cold, keep it cold. Prepare the foods sufficiently far in advance that they can be thoroughly chilled before packing. Lunch boxes make better insulators than do paper bags, but in hot weather avoid foods which spoil quickly.

Picnic Foods

Use a well-insulated cooler with plenty of ice or frozen packets of non-toxic ice substitute. (The latter are available at some supermarkets and variety stores. They can be stored in a liquid state at room temperature, then refrozen a few hours before needed.)

Pack prechilled items separately from those kept at room temperature. Sandwich fillings of meat, poultry, fish, eggs, salad dressings or mayonnaise must be kept chilled. Certain types of picnic foods as well as frozen, canned beverages can be taken directly from the freezer and placed in the cooler. They will help to keep other items cool while they thaw. Don't overstock the cooler, as air circulation helps maintain the cold temperature. Keep the cooler in the shade. Replace ice as it melts and drain the water off as needed. Do not let food sit out; return to the cooler as soon as served and handle no more than absolutely necessary.

Storage at Room Temperature

Commercial canning is one of the safest methods of food processing. When kept tightly sealed in a dry, cool place away from heat, light, and moisture, canned foods will remain safe and retain nutrients for long periods. Although they are more affected by storage temperature than by the length of time stored, it is important to have a yearly turnover of goods in cans and jars. Rotate them often. After opening, most of these foods should be refrigerated, but check the label if you are unsure. Although jars can be resealed, food in cans should be transferred to a

container with a tight cover. Foods that can be stored at room temperature include:

- **unopened canned and bottled foods**—unless otherwise indicated on the label.
- **dried, dehydrated and freeze-dried foods**—except dry nondairy creamer that should be refrigerated, especially in hot, humid climates.
- **packaged mixes, sugar, spices and seasonings.**
- **grain foods**—including bread crumbs, croutons and stuffings.
- **bakery foods**—except those with custard or cream fillings or frosting which should be refrigerated.
- **shortenings and vegetable oils.**

- **avocados, bananas, melons, peaches, pears and tomatoes**—but only until desired ripeness, then they should be refrigerated. Actually, most fruits should be allowed to ripen at room temperature before being refrigerated. Bananas turn dark when cooled, but this will not impair their flavor. Citrus fruits are fully ripe when purchased and should be refrigerated immediately.
- **onions, hard-rind squashes, potatoes, sweet potatoes**—preferably in a cool place—55°F to 60°F (15°C).



Refrigerator Storage

Many foods require refrigeration at temperatures ranging from 35°F to 40°F (1°C to 5°C) to preserve their quality and safety. So air currents can freely circulate, don't crowd foods in the refrigerator. Some of those requiring refrigeration are listed below:

- **eggs, poultry, fresh fish and shellfish, vacuum-packed meats, fresh meats and cured and smoked meats**—including unopened canned meats labeled "perishable." Prepackaged fresh meats can be stored 2-4 days; ground meats, 1-2 days. Maximum recommended storage time for half and whole smoked hams, smoked sausages and bacon is 7 days. Fresh meat wrapped in market wrapping paper can be refrigerated for the same length of time as prepackaged meat. Store meat, poultry and fish in the meat compartment, which ideally is located in the coldest part of your refrigerator. Check your refrigerator use-and-care booklet if you're unsure.
 - **fresh vegetables and fully ripened fresh fruits**—refrigerate in plastic bags or your vegetable crisper. Earmark overripe or damaged produce for immediate use and set it aside. In general it is best to wash vegetables just before use.
 - **milk, cheese, cream and yogurt**—keep refrigerated and in original packaging or container. After opening packaged cheese, rewrap tightly in plastic wrap or place in an airtight container.
 - **desserts**—with fruit, whipped cream, and custard fillings.
 - **salads**—seafood, meat, vegetables and fruits (especially those containing salad dressing).
 - **butter, margarine and some lards.**
 - **prepared foods with a gelatin base.**
 - **unbaked or partially baked breads, rolls and doughs.**
- Take these foods from the refrigerator

just before preparing or serving, and remember to refrigerate any leftovers soon after the meal.

Freezer Storage

A freezer that maintains a temperature of 0°F (-18°C) or lower will hold food quality and flavor for many months. There are four basic types of freezers:

- a freezer compartment within a refrigerator
- a combination refrigerator-freezer
- a chest-type, with baskets or dividers
- an upright type with shelves

Freezer compartments are useful for making ice cubes and storing pre-frozen foods, but only those that maintain a temperature of 0°F (-18°C) are cold enough to store foods longer than two weeks. A freezer combined with a refrigerator, with its own door, maintains a lower temperature but is not designed to freeze quickly. The contents may be somewhat inferior in texture and flavor if stored for very long. Only the free-standing freezers are able to freeze foods quickly. Since the two major causes of quality loss in frozen foods are a prolonged storage period and too high a freezer temperature, consider your type of freezer when deciding how long to store foods in it.

The operating cost of a freezer is lowest when the cost is spread over a larger food volume, but allow sufficient space between foods for air circulation. Follow these guidelines for effective freezer storage:

- **Stock up on favorite foods when on sale.**
- **Keep the freezer at least two-thirds full.** This will enable you to take advantage of sales and it will cost no more to run than when full.
- **Label and date packages.** The most recent additions should be placed in the back.
- **Store commercially frozen foods in original packages.** Fresh meat may be frozen without rewrapping and stored in the freezer for up to

two weeks. For longer freezer storage, the original package should be overwrapped with special moisture-vapor-proof freezer wrap.

- **Place new food packages on the coldest surfaces of the freezer, if possible.** Be sure to leave space around them so they will freeze quickly. They can be moved closer together at a later date.
- **Place the same kinds of food together.** Arrange packages so that labels can be read easily. Put the food to be used first within easy reach. Keep an inventory of the freezer's contents, marking off items as they are used.
- **Don't locate your freezer in a cold place** (an unheated porch or garage, e.g.) in order to save electricity. It may not operate properly and then the food will spoil.
- **Follow instructions** for the selection, preparation, packaging and storage of foods you prepare and freeze. Informative sources include freezer and food manufacturers, magazine and newspaper articles, cookbooks and Cooperative Extension offices (in Canada, provincial and federal Departments of Agriculture).
- **Freeze both cooked and uncooked foods in quantities** convenient for family meals and entertaining.
- **Economize on time by doubling a recipe** when preparing foods. Bake two pies, cakes or meat loaves and freeze one or both of them. Casseroles, stews and soups should be cooled quickly in cold water, then sealed, dated and frozen.
- **Avoid refreezing thawed uncooked food.** Thawed cooked food, like meat left over from a roast or a turkey, can be refrozen, if ice crystals are still present.
- **Avoid opening your freezer during a power outage.** A nearly full freezer in a cool area may hold satisfactory temperatures for as long as two days.

Home Gardening

With the trend to "natural" foods and the heightened interest in diet and good nutrition, gardening is growing in popularity. Not only are more and more communities providing small garden plots for their residents, some companies are even doing so for employees! It is possible to save on food bills if you have a fair-sized garden, particularly if there are a number of mouths to feed, but there are also other good reasons for starting one.

Home-grown produce frequently tastes better and is more nutritious than that bought in stores. In addition, gardening is a healthy leisure activity for all ages, providing lots of sunshine, fresh air and not-too-strenuous exercise. Children can also learn much about nature's ways from tending a garden.

The question is, how much time and energy are you willing to invest? Gardens take considerable effort. Pots of herbs on the windowsill, tomato plants in a tub on the patio, do not constitute gardening, alas. If you have higher aspirations than this, determine the amount of produce you can consume yourself and/or distribute to friends,

and limit your planting accordingly. There are a number of excellent books on gardening, as well as newspaper and magazine articles that can help you get off to a good start. In addition, Cooperative Extension Service personnel are excellent sources of information (in Canada, provincial and federal Departments of Agriculture).

A well-planned garden begins on paper. Draw a rectangle, allowing one-half inch to each foot of space. Then see if your favorite fruits and vegetables fit into that area. (Surely you won't be growing those that no one will eat!) Arrange planting so you will get the most production throughout the season. Also popular are herb gardens for added flavor to your harvest.

For those who don't have space available for gardening, "pick your own" farms are a possible alternative. The produce is certainly fresh, the "pickin'" can be fun and prices are usually lower than those found in the grocery store. However, you must consider the cost of your time and the gasoline needed to get there.



Conclusion

Managing food dollars wisely involves many factors—the wide range of topics in this booklet attests to that. Although the task grows more challenging by the day, the information and guidance you've found in these pages should enable you to meet those challenges head on.

Some knowledge of nutrition, plus careful meal planning, skillful shopping, proper food storage, handling and preparation will help you to serve satisfying meals while remaining within your food budget.

Suggested Resources

Organizations

Many trade organizations, businesses and government agencies provide information to consumers and educators upon written request. Some of these are listed below.

United States

American Dietetic Association
208 South LaSalle Street
Chicago, Illinois 60604-1003

American Egg Board
1460 Renaissance Drive
Park Ridge, Illinois 60068

American Home Economics Association
2010 Massachusetts Avenue, N.W.
Washington, D.C. 20036

American Medical Association
Division of Clinical Services
535 North Dearborn Street
Chicago, Illinois 60610

Cooperative Extension Service
County offices are listed in the white pages of your local phone book under your specific county.

Food and Drug Administration
Consumer Communications
5600 Fishers Lane
Rockville, Maryland 20857

Food Marketing Institute
1750 K Street, N.W.
Washington, D.C. 20006

National Broiler Council
Director of Information and Consumer Education
1155 15th Street, N.W., Suite 614
Washington, D.C. 20005

National Dairy Council
6300 North River Road
Rosemont, Illinois 60018

National Live Stock and Meat Board
444 North Michigan Avenue
Chicago, Illinois 60611

United Fresh Fruit and Vegetable Association
727 North Washington Street
Alexandria, Virginia 22314

U.S. Department of Agriculture
Fourteenth Street and Independence Avenue, S.W.
Washington, D.C. 20250

Canada

Agriculture Canada
Communications Branch
Carling Building
Ottawa, Ontario K1A 0C7

Beef Information Centre
590 Keele Street
Suite 422
Toronto, Ontario M6N 3E3

Consumer and Corporate Affairs Canada
Consumer Services Branch
Place du Portage, Phase I, 17th Floor
50 Victoria Street
Hull, Quebec K1A 0C9

Dairy Bureau of Canada
20 Holly Street
Suite 400
Toronto, Ontario M4S 3B1

Department of Fisheries and Oceans
Fisheries Food Centre
200 Kent Street
Ottawa, Ontario K1A 0E6

Health and Welfare Canada
Educational Services
Health Protection Branch
Tunney's Pasture
Ottawa, Ontario K1A 1B7

Manitoba Chicken, Turkey and Vegetable Producers' Marketing Boards
1200 King Edward Street
Winnipeg, Manitoba R3H 0R5

Books and Pamphlets

There are many outstanding publications on practically every aspect of food buying and nutrition. For those wishing to delve deeper into this subject, a few of the many excellent materials available are listed below. Addresses for selected publications are given under *Organizations*.

Everywoman's Book of Nutrition. Hope, Jane and Bright-See, Elizabeth. McGraw-Hill Ryerson Limited, 330 Progress Avenue, Scarborough, Ontario M1P 2Z5. \$11.95. (\$3.00 postage and handling)

Guidelines to Good Health; Food and Nutrition Terms; Food Selection, Storage, Preparation. Consumer Service Kraft, Inc., One Kraft Court Glenview, Illinois 60025. Single copies free.

Handbook of Food Preparation. The American Home Economics Association. \$11.00 for nonmembers, \$9.00 for members.

Ideas for Better Eating. U.S. Department of Agriculture. Order from Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. \$1.75.

Jane Brody's Good Food Book. Brody, Jane. W.W. Norton and Company, 500 Fifth Avenue, New York, New York 10110. \$22.95.

Label Logic. Food Marketing Institute. 25c.

Nutrition and Your Health, Dietary Guidelines for Americans. U.S. Department of Agriculture. Consumer Information Center, 18th & F Street, N.W., Washington, D.C. 20405. Free.

The Nuts and Bolts of Nutrition. Ontario Hospital Association. Publication Department, 5th Floor, 150 Fer- rand Drive, Don Mills, Ontario M3C 1H6. \$4.95.

Acknowledgments

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AGRICULTURE CANADA,
Ottawa, Ontario.

AMERICAN EGG BOARD,
Park Ridge, Illinois.

BEEF INFORMATION CENTRE,
Toronto, Ontario.

KAREN BROWN, *Vice President,
Communications, Food Marketing
Institute, Washington, D.C.*

CONSUMER AND CORPORATE
AFFAIRS CANADA, Willowdale,
Ontario.

COOPERATIVE EXTENSION
SERVICE, *Iowa State University,
Ames, Iowa.*

FISHERIES FOOD CENTRE, *Depart-
ment of Fisheries and Oceans,
Ottawa, Ontario.*

FLORIDA DEPARTMENT OF NATU-
RAL RESOURCES, *Bureau of Mar-
keting and Extension, St. Petersburg,
Florida.*

HEALTH AND WELFARE CANADA,
*Educational Services, Health Protec-
tion Branch, Ottawa, Ontario.*

JEWEL FOOD STORES, Melrose Park,
Illinois.

KAREN JOHNSON, *Vice President,
Consumer Affairs, Borden, Inc.,
Columbus, Ohio.*

MANITOBA CHICKEN, TURKEY AND
VEGETABLE PRODUCERS'
MARKETING BOARDS, Winnipeg,
Manitoba.

NATIONAL DAIRY COUNCIL,
Rosemont, Illinois.

NATIONAL LIVE STOCK AND MEAT
BOARD, Chicago, Illinois.

MARILYN G. STEPHENSON, *Nutrition-
ist, Food and Drug Administration,
Washington, D.C.*

SANDRA STRAUSS, *Consultant,
United Fresh Fruit and Vegetable
Association, Alexandria, Virginia.*

U.S. DEPARTMENT OF
AGRICULTURE, Washington, D.C.

You and Consumer Education

One of life's important concerns is the management of personal economic affairs to obtain the greatest satisfaction from the level of one's income. Essential to the development of economic competence is the ability to plan, organize, control and evaluate the use of resources to achieve goals—whether they relate to choosing a job, earning, spending, saving, borrowing, investing or making decisions for the future.

As individual consumers, teachers or leaders of consumers, we have the challenge to understand, communicate and apply basic principles of economics to everyday financial concerns. This will strengthen individual and family living and contribute to the development of more educated, competent citizens in our economy.

Money Management Institute

Consumer Education Materials

Since 1930, MMI booklets and audiovisuals have served individuals, families and groups with help on effective use of income. The recognition given these materials is due to their objective approach; well-organized, accurate and up-to-date information; freedom from advertising; and the cooperation of recognized authorities in preparation.

Money Management BOOKLETS

MMI booklets cover all important areas of personal and family finance. They are available individually or as a library of 10 booklets.

YOUR FINANCIAL PLAN presents a personalized easy-to-use plan for managing income. Each\$1.00

MANAGING YOUR CREDIT presents a comprehensive and objective guide to understanding consumer credit and managing credit dollars. Each\$1.00

CHILDREN AND MONEY MANAGEMENT is for parents and teachers who wish to instruct children in this important subject. Each\$1.00

YOUR FOOD DOLLAR offers information on developing a shopping list, deciding where to shop, selecting the best buys and reading food labels. Each\$1.00

YOUR HOUSING DOLLAR shows how to determine housing needs and meet housing costs whether you rent, buy or build. Each\$1.00

HOME FURNISHINGS AND EQUIPMENT offers shopping information on buying major appliances, home furnishings, telephones and home electronics equipment. Each ...\$1.00

YOUR AUTOMOBILE DOLLAR discusses buying, maintaining and operating a car. Each\$1.00

YOUR TRAVEL DOLLAR shows how to fit transportation, lodging, meals and incidentals into your travel budget, at home or abroad. Each\$1.00

YOUR SAVINGS AND INVESTMENT DOLLAR offers guidance on building financial security, choosing financial products and services and selecting investments for growth and income. Each\$1.00

YOUR INSURANCE DOLLAR introduces the four basic types of insurance—health, life, auto and homeowners—and offers guidelines for buying policies to meet present and future needs. Each\$1.00

Money Management BOOKLET LIBRARY includes all 10 booklets in an attractive library box. Series.\$10.00

YOUR GUIDE FOR TEACHING MONEY MANAGEMENT presents concepts, learning experiences and resources for teaching personal economics to students of different ages and abilities. Can be used to teach a single unit or complete course. Each\$2.00

MIND YOUR MONEY LEAFLETS—When You Shop, When You Spend, When You Use Credit—are designed for use with groups of limited income and/or reading ability. They provide a basis for learning effective money management. Per set\$1.00

Money Management AUDIOVISUALS

MMI audiovisual kits are vivid art presentations of real-life situations illustrating good financial management. Each kit comes with cassette, teacher's guide and spirit masters. The MMI audiovisuals can be used as individual teaching aids or to supplement MMI booklets.

GO FOR THE GOLD introduces first-time investors to different financial products and services as well as investments for growth and income. 18 minutes.

Filmstrip kit\$8.00
Additional set of spirit masters.\$1.00

WINNING THE MONEY GAME explains how to effectively manage income by setting goals, making choices and developing a financial plan based on personal values and individual needs. 15 minutes.

Filmstrip kit\$8.00
VHS Video kit.\$12.00
Additional set of spirit masters.\$1.00

CREDIT—HANDLE WITH CARE explains how to establish credit, why credit costs vary and the kinds of questions asked on credit applications. 20 minutes.

Filmstrip kit\$8.00
Additional set of spirit masters.\$1.00

FOOD DOLLARS AND SENSE provides the guidance and information needed to make the most of food dollars. 19 minutes.

Filmstrip kit\$8.00
Additional set of spirit masters.\$1.00

WHEELS, DEALS AND YOU discusses planning a car purchase, buying new and used cars, and financing, insuring and maintaining the investment. 19 minutes.

Filmstrip kit\$8.00
Additional set of spirit masters.\$1.00

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